

**Business help you can use!** Available **throughout** and **after** the conference programs

■ **Learn about business successes and opportunities through the one billion dollar school project!**

- **One-on-one** business counseling
- Business **information** booths
- Important contacts for **your business success**
- **Networking** opportunities
- Advisors available to answer **your** questions
- **Straight talk** from the professionals

### CONFERENCE SPONSOR

Service Corps of Retired Executives (SCORE)  
"COUNSELORS TO AMERICA'S SMALL BUSINESS"

### CONFERENCE COMMITTEE

Black Chamber of Commerce of WNY  
Buffalo & Erie County Public Library  
Buffalo Branch National Association for  
the Advancement Colored People  
Buffalo Economic Renaissance Corp./OSP  
Buffalo Urban League  
Business First of Buffalo

ECC, Dept. of Workforce Development  
Erie County Industrial  
Development Agency (ECIDA)  
Empire State Development  
Internal Revenue Service  
NYS Taxation & Finance

Office of Urban Initiatives  
Rayford Enterprises  
Small Business Development Center (SBDC)  
at Buffalo State  
U.S. Small Business Administration (SBA)  
Workforce Development Consortium, Inc.

SCORE

**40**  
**YEARS**

SCORE  
111 West Huron Street  
Room 1311, Federal Building  
Buffalo, New York 14202

Telephone: (716) 551-4301  
Fax: (716) 551-4418  
E-mail: [info@scorebuffalo.org](mailto:info@scorebuffalo.org)

**Celebrating  
Volunteer  
Service**

# Straight Talk 2004

**Your Future In Business:  
A Formula For Success**



**Saturday, January 24, 2004 • 8:00 am - 1:30 pm • Erie Community College City Campus**

# Straight Talk 2004

**Your Future In Business: A Formula For Success**



## CONFERENCE

**When?** Saturday, January 24, 2004

**Where?** Erie Community College City Campus  
121 Ellicott Street, Buffalo, New York

**Cost?** \$10.00

**Agenda**

8:00 am	<b>Registration</b>
8:30 am - 9:00	<b>Conference Introduction</b>
9:10 am - 10:10	<b>First Session</b>
10:20 am - 11:20	<b>Second Session</b>
11:30 am - 12:00 pm	<b>Break</b>
12:00 pm - 1:30	<b>Business Basics &amp; Rap Session</b>

Several seminars will be held during each time slot

*Includes continental breakfast & snack*

**FREE PARKING** is available at the Adams Ramp (N. Division & Ellicott Street, behind the bus terminal).

## SPECIAL GUESTS INVITED

Erie County Executive

**JOEL GIAMBRA**

City of Buffalo

**MAYOR ANTHONY MASIELLO**

SBA Regional Administrator

**MICHAEL PAPPAS**

Mt. Olive Baptist Church

**REV. WILLIAM GILLISON**

**For more information call 551-4301**

**Fax us at 551-4418**

**E-mail us at INFO@SCOREBUFFALO.ORG**

## REGISTER TODAY!

**PRE-REGISTRATION DEADLINE: JANUARY 20th.**

Please make your check out to SCORE; then fill out the form below; and mail it with your check to:

SCORE • 111 West Huron Street  
Room 1311, Federal Building • Buffalo, New York 14202

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Phone \_\_\_\_\_ Zip \_\_\_\_\_

**PLAN ON ATTENDING "BUSINESS BASICS" AND PLEASE SIGN UP FOR 2 ADDITIONAL SEMINARS:**

- |  |   |
|--|---|
| <input type="checkbox"/> Show Me the Money           | <input type="checkbox"/> Myths & Realities of Being Certified |
| <input type="checkbox"/> Make Yourself Credit Worthy | <input type="checkbox"/> Taxes, Permits, Licenses, Oh My!     |
| <input type="checkbox"/> We Did It! You Can Too!     | <input type="checkbox"/> Home-based Business Issues           |

## PROGRAM

### SEMINAR 1: **SHOW ME THE MONEY!**

How to apply for a small business loan. How to obtain financial assistance and help. ■ Presented by: Paul Hoffman, SBA; Paul Leone, ECIDA; Marie F. Currie, BERC; Gail MacCleverty, Wyoming County Bank; Gerald McDuffie, Empire State Development; and Michael W. Laipple, Ciminelli Construction Company



### SEMINAR 2: **MAKE YOURSELF CREDIT WORTHY**

Cleaning up your personal credit history. How to build yourself a good financial track record. ■ Presented by: Dolores McCarley, President, Resource Planning Associates Inc. and Laurie Schaller, Consumer Credit Counseling Services of Buffalo, Inc.



### SEMINAR 3: **WE DID IT! YOU CAN TOO!**

Successful small business owners share their stories, inspiration, survival tips, and the ups and downs of their business success. ■ Presented by: Oscar Rayford, Rayford Enterprises and Sundra L. Ryce, President, SLR Contracting & Service Company



### SEMINAR 4: **BUSINESS BASICS**

What you need to get started: business plans and the other key parts of successful business strategy. ■ Presented by: Susan McCartney, Michael Heftka, and Clifford Bell, SBDC at Buffalo State College; and Dan Caufield, Buffalo & Erie County Public Library

### SEMINAR 5: **THE MYTHS & REALITIES OF BEING CERTIFIED**

Certification for SBA, WBE, DBE, and MBE: the gateway to achieving business plan goals with dollars and sense. ■ Presented by: James Branch, SBA 8(a) Program; Gerald McDuffie, Empire State Development; Adrian Rodriguez, County of Erie/City of Buffalo; and Mohamed Mohamed, NYS Department of Transportation

### SEMINAR 6: **TAXES, PERMITS, AND LICENSES, OH MY!**

Starting your business the right way. Answers to commonly-asked questions on: licensing, permits, NYS sales tax, and the IRS. ■ Presented by: Karen Occek, Internal Revenue Service; Suzanne Reusch, NYS Department of Taxation & Finance; Gary Ziolkowski, Department of Permits & Inspection Services; and Bonnie Kane Lockwood, City of Buffalo

### SEMINAR 7: **HOME-BASED BUSINESS ISSUES**

Doing home-based business the right way: tax issues, how to present yourself professionally, support systems, information trends, and more. ■ Presented by: William Danesi, SCORE and John Eagan and Russell Grosjean, Erie Community College